

Geraldina Obando
3365 Kennedy Blvd
Jersey City, NJ 07307
Tel: (201) 702-2545

U.S. DISTRICT COURT
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JEANNE A. NAUGHTON
BY: 
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Monday July 23, 2020

VIA ECF

Honorable Vincent F. Papalia
United States Bankruptcy Court
Martin Luther King, Jr. Federal Bldg.
50 Walnut Street, 3rd Floor
Newark, New Jersey 07102

**Re: James X. Rezabala and Erika M. Penachi
Case No. 19-25396(VFP)
Kartzman, Trustee v. Geraldina Obando**

Dear Judge, Papalia:

My name is Geraldina Obando, and due to illness and scheduling conflicts as a result of the pandemic. I have tried my best to answer to this case, I have found myself with missing mail and correspondence sent to my current address at 3365 Kennedy Blvd. Jersey City NJ 07307 which I currently shared with one of the parties involved in this case. I understand that the Trustee have entered a petition against me for failure to answer but being an elderly woman and having a limited knowledge to current technology it is been almost impossible to previously answer in time to this matter.

Please note that I will need an interpreter to present my case. I have lived at the above address since 1999 and have trusted my relatives for to make payments to the bank which account for 50% of the monthly mortgage payments and now it turns out they were not and even putting more debts in the mortgage. I was never informed that the mortgage payments were being made, even though I am listed as an owner. Every time I tried to secure information from the Bank Trustee, I was never provided any information.

Please take the above into account and allow me to present my case.

Regards,



Geraldina Obando